

U.S. BANKRUPTCY COURT
SOUTHERN DISTRICT OF MS
FILED

**FIRST AMENDED CHAPTER 13 PLAN
UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI**

2014 AUG 12 PM 4:48

DANNY L. MILLER
CLERK
CASE NO. 14-51192-KMS
BY [Signature] DEPUTY

Debtor Irene Louise Lehane SS# xxx-xx-4351 Median Income Above X Below
Joint Debtor SS#
Address 929 Lime Street, Ocean Springs, MS 39564

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed. The treatment of ALL secured/priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of 60 months, not to be less than 36 months for below median income debtor(s), or less than 60 months for above median income debtor(s).

Debtor shall pay the following amounts monthly to the Chapter 13 Trustee:

Months 1 -6 \$ 900.00
Months 7-34 \$1,360.00
Months 35-55 \$2,500.00
Months 56-60 \$2,600.00

PRIORITY CREDITORS.

Filed claims that are not disallowed to be paid in full or as ordered by the court as follows:

Internal Revenue Service:	<u>\$5,369.94</u>
Mississippi Dept. of Revenue	<u>\$ 0.00</u>
Arizona Dept. of Revenue	<u>\$ 411.49</u>

DOMESTIC SUPPORT OBLIGATION DUE TO:

There are no Domestic Support Obligations due in this case.

HOME MORTGAGES. All claims secured by real property which are to be paid through the plan shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed herein, subject to the start date for the continuing monthly mortgage payment proposed herein.

MTG Payments to Green Tree Servicing Beginning September 1, 2014 @ \$831.88 paid through the plan.

MTG Arrears to Green Tree Servicing through July 31, 2014 \$25,000.00 (including interest at (0.00%))

Debtor's initials IL

MORTGAGE CLAIMS TO BE PAID IN FULL OVER THE PLAN TERM:

Creditor: NONE

NON-MORTGAGE SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) under 11 U.S.C. 1325(a)(5)(B)(i)(I) until the payment of the debt determined as under non-bankruptcy law or discharge. Such creditors shall be paid as secured claimants the sum set out below or pursuant to other order of the Court. The portion of the claim not paid as secured shall be treated as a general unsecured claim.

CREDITOR'S NAME	COLLATERAL	910* CLM	APPROX. AMT. OWED	INT. RATE	PAY VALUE OR AMT. OWED
CarCash USA	2003 Dodge Ram 1500 Quad Cab (been in several Accidents)	X	\$2,122.84	6.0%	Amount Owed

*The column for "910 CLM" applies to both motor vehicles and "any other thing of value" as used in the "hanging paragraph" of 11 U.S.C. §1325

SPECIAL CLAIMANTS including, but not limited to, co-signed debts, abandonment of collateral, direct payments by Debtor, etc. For all abandoned collateral Debtor will pay \$0.00 on the secured portion of the debt. Where the proposal is for payment, creditor must file a proof of claim to receive proposed payment.

CREDITOR'S NAME	COLLATERAL	APPX. AMT. OWED	PROPOSED TREATMENT
NONE			

STUDENT LOANS which are not subject to discharge pursuant to 11 U.S.C. §§ 523(a)(8) and 1328(c) are as follows (such debts shall not be included in the general unsecured total):

CREDITOR'S NAME	AMT. OWED	CONTRACTUAL MO. PMT.	PROPOSED TRTMT
NONE			

SPECIAL PROVISIONS for all payments to be paid through the plan, including, but not limited to, adequate protection payments:

The plan is a step plan or has lumpsum payments which will pay as follows: \$900.00 per month for the first six months, \$1,360.00 per month for months 7-34, \$2,500.00 per month for months 35-55 and \$2,600.00 per month for months 56-60.

GENERAL UNSECURED DEBTS totaling approximately \$37,009.17. Such claims must be timely filed and not disallowed to receive payment as follows: X IN FULL (100%) or _____%(percent) MINIMUM, or a total distribution of \$ _____, with the Trustee to

Debtor's initials DL

determine the percentage distribution. **Those general unsecured claims not timely filed shall be paid nothing, absent order of the court.**


Total Attorney Fees Charged \$ \$0.00
Attorney Fees Previously Paid \$ \$0.00
Attorney Fees to be paid in plan \$ \$0.00

The payment of administrative costs and aforementioned attorney fees are to be paid pursuant to Court order and/or local rules.

Automobile Insurance Co/Agent

American Family Insurance – Luis Gamez
7940 E. Speedway Blvd., Suite 130
Tucson, AZ 85710-1650
(520) 319-8111 – Phone

Date: 8/12/14

Debtor's Signature: 
Debtor's Address: 929 Lime St.
Ocean Springs, MS 39564
Debtor's Phone #: (228) 882-6170

Debtor's initials SL